



United States Bankruptcy Court
Northern District of Florida

REQUIREMENTS FOR PEOPLE FILING FOR BANKRUPTCY WITHOUT AN ATTORNEY

(Rev. July 14, 2014)


Clerk's Office Information Traci E. Abrams, Clerk of Court	
Tallahassee Division Street Address 110 East Park Avenue, Suite 100 Tallahassee, Florida	Pensacola Division Street Address 100 N. Palafox Street, Suite 154 Pensacola, Florida
Clerk's Office Hours: 9:00 a.m. to 4:00 p.m., ET/CST, Monday through Friday except federal holidays. Telephone Hours: 9:00 a.m. - 5:00 p.m., ET, Monday through Friday except federal holidays. The Gainesville and Panama City locations are not staffed.	
Mailing Address, Telephone and Website Information: U.S. Bankruptcy Court 110 East Park Avenue, Suite 100 Tallahassee, Florida 32301 (850) 521-5001 or (866) 639-4615 Help Desk (888) 765-1752 CMECF_helpdesk@uscourts.gov Court Website: www.flnb.uscourts.gov	
	<p>You are required to read the Notice to Consumer Debtor(s) Under §342(b) of the Bankruptcy Code (Form B 201A) located on page 4 of this document before filing your bankruptcy petition.</p> <p>Click here</p> <p>This notice (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings available to you; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.</p>

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Disclaimer

*The information contained in this package is intended to answer frequently asked questions from debtors not represented by an attorney (pro se debtors) and is not to be interpreted as legal advice or to serve as a complete guide as to what is required to be filed, provided or completed in your case. **This information is subject to change without notice.** Please review the Court's Website (www.flnb.uscourts.gov) for the most recent versions of local forms. All national forms are located on the forms page of the www.uscourts.gov Website.*

**You are encouraged to visit our website at
www.flnb.uscourts.gov**

**For general bankruptcy information, visit the website of the U.S. Courts at
www.uscourts.gov/bankruptcycourts/prose.html**

**All national forms referenced within this document are available from the U.S. Courts Website at
<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>**



Legal Advice & Resources

Employees of the Clerk's Office are not permitted to assist in preparing your petition, schedules or other documents, nor is it allowable for Clerk's Office personnel to provide you with legal advice or attorney recommendations. Your local library has law books which may be of assistance to you. The Local Rules for the U.S. Bankruptcy Court, Northern District of Florida are available in the lobby of each Clerk's Office location. The Local Rules, instructions and forms are also available through the [Court's Website](#). Forms may be obtained from the Clerk's Office through a standard copywork request, subject to a per page charge. The Clerk's Office does not take copywork requests by phone.

If you wish to retain an attorney and would like more information about bankruptcy attorneys in your area, please visit the Florida Bar Association Lawyer Referral Service Website located at <http://www.floridabar.org/divpgm/lronline.nsf/wreferral6?openform> Monday through Friday, 8:00 a.m. to 5:30 p.m.

You may qualify for *pro bono* (free) legal assistance through the non-profit organizations listed on the Court's Website under "[Filing Without An Attorney](#)". The American Bankruptcy Institute also provides a Bankruptcy Resources page located at www.bankruptcyresources.org where you can seek out *pro bono* assistance and other information about the bankruptcy process.



Before You Can File Your Bankruptcy Petition – IMPORTANT NOTICES

You are required to read and be familiar with the following information and requirements **before you may file a bankruptcy petition** including the Notice to Consumer Debtor(s) under §342(b) of the Bankruptcy Code and the credit counseling requirement.

Notice to Consumer Debtor(s) under §342(b) of the Bankruptcy Code

The following notice provides important information regarding credit counseling, the chapters available and bankruptcy crimes. This Notice is also available as [Form B 201A](#) on www.uscourts.gov.)

FB 201A (Form 201A) (6/14)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials


A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case

may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.



Credit Counseling Requirement

The 2005 Bankruptcy Act requires all individual debtors who file bankruptcy on or after October 17, 2005, to obtain credit counseling within six months **before** filing for bankruptcy relief. The Act also requires individual debtors to complete an instructional course in financial management **after** filing bankruptcy.  the Notice.

The 2005 Bankruptcy Act requires the Clerk of the Bankruptcy Court to maintain a public list of approved agencies for both credit counseling and debtor education courses. A list of approved agencies is available from the Clerk's Office and on the [Court's Website](#).

You must take one of the following actions before you can file your bankruptcy petition:

- (1) Complete the credit counseling requirement before you file your bankruptcy petition AND submit Official Form 1, Exhibit D - Individual Debtor's Statement of Compliance with Credit Counseling Requirement. This form must be filed at the same time as the petition.
 - (a) The certificate provided by the approved agency should be attached to the Exhibit D; or
 - (b) Include an explanation of the exigent circumstances which merit a temporary waiver of the credit counseling requirement in Paragraph 3 of the Exhibit D.
 - (c) If you are filing a "joint petition" with your spouse (you are filing bankruptcy together), each of you must complete an Exhibit D.
- (2) File a Motion for Waiver of Debtor's Duty to Comply with the Credit Counseling Requirement under 11 U.S.C. §109(h)(4) ([Local Form LF-18](#)) due to the fact that you are unable to complete the credit counseling requirement as a result of incapacity or disability, or because you are on active military in a combat zone. You must also submit an affidavit substantiating your request.

If, after review, the court does NOT grant your Motion for Waiver due to the fact that you are unable to comply due to incapacity, disability or active military service in a combat zone, as described in paragraph (2) above, your case may be dismissed.






If you have not completed the required credit counseling and the exceptions above do not apply to you, then you are ineligible to be a debtor.



Official Forms & Petition Preparation

The U.S. Bankruptcy Court Clerk's Office does not supply the forms required for filing bankruptcy. The forms may be downloaded free of charge through the U.S. Courts Website at www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx. If someone other than an attorney assists you with the preparation of the bankruptcy forms, you must disclose the name of this person (the "preparer") on the petition. If you are not represented by an attorney, the petition must also include your daytime phone number.

This package contains the following:

- **Required Lists, Schedules Statements & Fees:** Use these guidelines for each chapter when filing your bankruptcy papers. Items indicated by an asterisk (*) **must be filed** to initiate your bankruptcy case. Failure to file all of the required documents within the requisite time could result in the dismissal of your case. (Note: A separate list form for each bankruptcy Chapter has been included in this publication.) 
- **Debtor(s) Statement of Assistance:** This local form is required from all *pro se* debtors (debtors not represented by an attorney). Its purpose is to protect the debtor from non-attorneys who charge more than the amount allowed under law to assist in preparing the paperwork to file a bankruptcy case.* 
**Please note: Corporations and partnerships must be represented by an attorney when filing for bankruptcy.*
- **Creditor Mailing Matrix Instructions:** Provides helpful guidelines in preparing your creditor mailing matrix required by the Clerk's Office. 
- **Current List of Bankruptcy Fees** 
- **Form B 201B – Certification of Notice to Consumer Debtor(s) Under §342(b) of the Bankruptcy Code:** Certifies receipt and knowledge of the above Notice to Consumer Debtor(s) Under §342(b) of the Bankruptcy Code. 



Means Test Forms

The 2005 Bankruptcy Act requires all individual debtors who file bankruptcy on or after October 17, 2005 to complete and submit one of the following with the petition or within 14 days of the filing of the case. The referenced forms are available on the www.uscourts.gov Bankruptcy [Forms page](#). **Note that these form requirements will change effective December 1, 2014:**

- Chapter 7 Statement of Current Monthly Income and Means-Test Calculation (Form 22A)
- Chapter 11 Statement of Current Monthly Income (Form 22B)
- Chapter 13 Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income (Form 22C)

The following National Income and Expense Standards are needed when completing the means test forms. A list of where to locate these items can be obtained from <http://www.usdoj.gov/ust/eo/bapcpa/20090315/meanstesting.htm>.

- Census Bureau Median Family Income
- IRS National Standards for Allowable Living Expenses
- IRS Local Housing and Utilities Expense Standards
- IRS Local Transportation Expenses Standards for South Census Region

Important Information Regarding the Financial Management Course Requirement

Under the Bankruptcy Reform Act of 2005, all individual debtors filing under chapters 7 and 13 must complete a financial management course **after filing bankruptcy**, but before receiving a discharge. To satisfy the requirement, each debtor must file a Certification of Completion of Post-Petition Instructional Course Concerning Personal Financial Management (Form 23) and/or the certificate of completion from an approved agency. A list of approved financial management agencies is available through the [Court's Website](#). Official forms are available through the U.S. Courts Website as well.

If you are filing under chapter 7, you must complete the financial management course and submit the required document(s) within 45 days of the date of the first scheduled meeting of creditors or your case could be closed without a discharge. Chapter 13 debtors are required to complete the financial management course and submit the required document(s) before the completion of the Plan.



Protecting Your Social Security Number

Effective December 1, 2003, individuals filing bankruptcy will place only the last four digits of their Social Security Number on the bankruptcy petition. Individuals filing without an attorney (*pro se*) are required to submit a completed Statement of Social Security Number (Form 21), along with the bankruptcy petition. This Statement of Social Security Number(s) is not part of the public record and will not be available to the public. Official Form 21 is available from the Clerk's Office and through the [Court's Website](#).

Other Personally Identifiable Information

Aside from Form 21 mentioned above, documents which must include personally identifiable information must be redacted or truncated (shortened) prior to filing. (Fed. R. Bankr. P. 9037). You may abbreviate the information as shown in the following examples:

Personally Identifiable Information (PII)	Redaction Examples
Social Security and/or Taxpayer Identification Number	Last four digits only Example: XXX-XX-1234
Financial Account Numbers	Last four digits only Example: XXXXXX1234
Birthdate	Year of birth only Example: XX/XX/1983
Names of Minor Children	Initials only (no names) Examples: J.D. in place of "John Doe"

Tax Return Required

Pursuant to 11 U.S.C. 521(e)(2), the debtor shall provide to the trustee no later than 7 days before the date first set for the meeting of creditors, a copy of the Federal Income Tax Return (or transcript of return) for the most recent tax year ending before the filing of the bankruptcy case. Do not file tax returns with the Court unless you are requested to do so.

§ 341 Meeting of Creditors

The date, time and location of the Meeting of Creditors (341 Meeting) will be mailed to you after your bankruptcy petition is filed. Please read your notice carefully to determine where and when you are to attend your 341 Meeting. Meetings are held in Pensacola, Gainesville, Panama City and Tallahassee. Failure to attend your 341 Meeting could result in your case being dismissed.

The U.S. Bankruptcy Court Clerk's Office will also notify your creditors of the date, time and location of the 341 Meeting either by mail or electronic transmission.

A form of photo identification is required at the 341 Meeting as well as verification of your social security number. If you do not produce these items, your meeting may have to be rescheduled by the trustee to another date.



Appropriate Courtroom Attire & Conduct

You will be required to present photo identification anytime you enter the court facilities. Anyone present in a courtroom where a trial, hearing or other proceeding is in progress must dress and conduct themselves in a manner demonstrating respect for the court. Traditional business attire is appropriate. Jeans, shorts and t-shirts are not appropriate. Electronic devices, including cell phones, are not permitted in the federal courthouses.

Filing Fees

The fee schedule is available through the [Court's Website](#). Individual debtors who are unable to pay the full fee at the time of filing may be able to pay the fee by installments. Payment plans may not exceed three installments. Fees must be paid in full no later than 120 days from the date the petition is filed. No discharge will be entered if all fees have not been paid. [Show Me](#)

Chapter 7 - \$125.00 initial installment + three installments of \$70.00/month

Chapter 12 - \$95.00 initial installment + three installments of \$60.00/month

Chapter 13 - \$100.00 initial installment + three installments of \$70.00/month

An Application for Individuals to Pay the Filing Fee in Installments (Form B 3A) **must be filed with the petition** and must be approved by the Court. This form is available from the Clerk's Office and through the [Court's Website](#). If your application is not approved, you will be required to pay the full remaining amount or your case will be dismissed. Chapter 11 installment applications must be approved by the judge prior to filing.

If you are an individual filing under Chapter 7 with an income less than 150% of the official poverty line and you are unable to pay your filing fee in full or in installments, you may request a waiver of the filing fee by completing an

Application to Have the Chapter 7 Filing Fee Waived (Form B 3B), also known as an *in forma pauperis* application. This form is available from the Clerk's Office and through the [Court's Website](#). This form **must be filed with the petition** and will be reviewed by the Bankruptcy Court judge. If your application is not approved, you will be required to pay the remaining amount in full or in installments. Failure to do so will result in your case being dismissed.

You may obtain information about the poverty guidelines maintained by the U.S. Department of Health and Human Services and the *in forma pauperis* application through the Clerk's Office and through the [Court's Website](#).

Acceptable Forms of Payment

The U.S. Bankruptcy Court accepts cash (exact change only), money orders or cashier's checks. Personal checks from the debtor, two-party checks, post-dated checks, debit cards, and credit cards **will not be accepted**.

Retaining Your Records

The U.S. Bankruptcy Court Clerk's Office requires the original of all documents submitted for filing. We do not need extra copies. We do advise, however, that you keep copies of your petition, schedules, statements, Order of Discharge, and if applicable, Order of Dismissal for your records. Contact the Clerk's Office for instructions if you wish to obtain copies of other pertinent documents.

If you wish to bring an extra copy of your bankruptcy papers with you when you file bankruptcy, the Clerk's Office will time-stamp your copy with the date and time it was received and will provide you with your case number for your records.



Credit Rating & Reports

The U.S. Bankruptcy Court is not responsible for credit reports or the information reported by credit bureaus. Bankruptcy records are public records and the information contained in them can be retrieved by anyone. Any disputes you have with a credit agency must be resolved by you and that agency.

Reaffirmation Agreements

A debtor in a bankruptcy case may decide to remain legally obligated to pay a debt that would otherwise be discharged in bankruptcy. This is called *reaffirming a debt*. Reaffirming a debt is voluntary; debtors are not required to reaffirm any debt. The Bankruptcy Code allows debtors to reaffirm debts with court approval, but an agreement to reaffirm a debt will be enforceable despite the bankruptcy discharge only if it complies with specific procedures. Director's Form B240A (Reaffirmation Documents) includes the Reaffirmation Agreement, disclosures, and other documents necessary for a debtor to reaffirm a debt. This form may be obtained through the www.uscourts.gov bankruptcy forms page.



Notice to All Debtors of Credit Counseling Requirements

This notice must be read by all debtors prior to filing your case.

See also "[Before You Can File Your Bankruptcy Petition](#)".

Did you (and your spouse, if filing a joint petition) complete the required United States Trustee approved pre-bankruptcy filing credit counseling course?

If you have not completed this counseling **before you file your petition** and you do not meet the requirements for an extension to complete the counseling after filing, **your case may be dismissed and you will not receive a discharge of your debts**. In some cases, you will not be allowed to file another bankruptcy case for 180 days. If you file another case within one (1) year after your first case was dismissed, protection from your creditors under the Bankruptcy Code may be limited to thirty (30) days after filing the new case. Under the bankruptcy laws, the Court can only allow you to complete the course *after* filing if you meet all of the following conditions [See 11 U.S.C. § 109(H)(3)].

1. You must have tried to get credit counseling from an approved agency within at least a seven (7) day period before filing and the agency could not provide it; AND
2. There are exigent (emergency) circumstances that make it necessary for you to file your case immediately. (Important: The Court will determine what qualifies as an emergency circumstance); AND
3. You must file a certification stating the facts regarding the conditions listed above in 1 and 2 with your petition.

Please be advised - most debtors will not be able to meet these conditions because credit counseling is readily available in this District. The decision to file your petition is yours, but if you file without taking the course, you are risking dismissal of your case. The Clerk cannot provide legal advice or predict in advance how a judge will decide your request for an extension to complete this requirement.

To complete this requirement before filing, obtain from the Court's Office a list of United States Trustee approved pre-bankruptcy credit counseling agencies or go to their website at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>.

Many courses are available by telephone or on the internet. If you don't have a computer, your public library may allow you to use a computer to complete the course.

Note: *There are exemptions from this requirement available for persons who are mentally ill, disabled or serving military duty in an active combat zone [See 11 U.S.C. § 109 (h)(4)].*

Documents Required for Filing a Voluntary Chapter 7 Case

Please file documents in the order listed below. (See also [Filing Requirements](#))

- ***Filing Fee - \$335.00** – If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Rule 1006(b) and (c), Fed.R.Bankr.P.
- ***Voluntary Petition (Official Form 1)** – Required to initiate bankruptcy case
- **Summary of Schedules, including Statistical Summary of Certain Liabilities and Related Data (Official Form 6)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Assets and Liabilities (Official Forms 6A – 6F)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Executory Contracts and Unexpired Leases (Official Form 6G)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Co-Debtors (Official Form 6H)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Current Income and Expenditures (Official Forms 6I & 6J) and Declaration Concerning Schedules (Official Form 6 – Declaration)** – All debtors must file these schedules. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Statement of Financial Affairs (Official Form 7)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Individual Debtor's Statement of Intention (Official Form 8)** – Required only if debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 Meeting of Creditors, **whichever is earlier**. 11 U.S.C. §§ 361(h) and 521(2).
- **Notice to Individual Debtor (Official Form B 201A)**, if applicable – Must be filed with the petition or within 14 days. U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- **Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer (Official Form 19B)**, if applicable – Must be filed with the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(h).
- **Disclosure of Compensation of Bankruptcy Petition Preparer (Official Form B280)**, if applicable – Must be filed with the petition if a “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h)
- **Disclosure of Compensation of Attorney for Debtor (Official Form B203)**, if applicable – Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

- **Statement of Current Monthly Income and Means Test Calculation (Official Form 22A)** - Must be filed with the petition or within 14 days (as part of the petition or separately). Rule 1007(b) & (c), Fed.R.Bankr.P.
- ***Names and Addresses of All Creditors of the Debtor (creditor matrix - Local Rule 1007-2)** – a typewritten list must be filed with the petition

All of the documents listed above may be filed as one document.

- ***Statement of Social Security Number (Official Form 21)** – Required if the debtor is an individual. ***Only filed with the court in pro se cases (cases in which the debtor is not represented by an attorney).*** Rule 1007(f), Fed.R.Bankr.P.
- ***Application for Individuals to Pay the Filing Fee in Installments (Official Form B 3A)**, if applicable - Required if the debtor is an individual who is unable to pay the entire filing fees at the time of filing.
- ***Application to Have the Chapter 7 Filing Fee Waived (Official Form B 3B)**, if applicable - Required if the debtor is an individual who meets the income limitations as stated in 28 U.S.C. 1930(f) and who is unable to pay the filing fee.
- ***Exhibit D – Individual Debtor’s Statement of Compliance with Credit Counseling Requirement (Official Form 1, Exhibit D) and Certificate of Credit Counseling** - Required if the debtor is an individual. Must be filed with the petition.
- ***Motion for Waiver of Debtor’s Duty to Comply with Credit Counseling Requirement (Local Form 18)**, if applicable – Required if the debtor is an individual requesting waiver of credit counseling requirements. Must be filed with the petition. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Copies of all payment advices or other evidence of payment received by the debtor within 60 days before the filing of the petition or a Statement of No Employment Income (Local Form 16)** - Required if the debtor is an individual. Must be filed with the petition or within 14 days. Rule 1007(b) & (c), Fed.R.Bankr.P.

****Items marked with asterisks must be provided at the time of filing or the case may be dismissed. All remaining items must be filed within the required time periods after the case is officially filed.***

Documents Required for Filing a Voluntary Chapter 11 Case

Please file documents in the order listed below. (See also [Filing Requirements](#))

- ***Filing Fee - \$1717.00** – If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval before the case is filed. Official Form 3A and Rule 1006(b) and (c), Fed.R.Bankr.P.
- ***Statement of Social Security Number (Official Form 21)** – Required if the debtor is an individual. Must be submitted with the petition for pro se cases. Rule 1007(f), Fed.R.Bankr.P.
- ***Certificate of Credit Counseling and Debt Repayment Plan (or §109(h)(3) Certification of Exigent Circumstances or §109(h)(4) Request for Exemption [Motion for Waiver of Debtor's Duty to Comply with Credit Counseling Requirement {Local Form 18}])** – Required if the debtor is an individual. Must be filed with the petition. Rule 1007(b) and (c), Fed.R.Bankr.P.
- ***Names and Addresses of All Creditors of the Debtor (creditor matrix - Local Rule 1007-2)** – a typewritten list must be filed with the petition
- ***List of Creditors Holding 20 Largest Unsecured Claims (Official Form 4)** – Must be filed with the petition. Rule 1007(d), Fed.R.Bankr.P.
- ***Corporate Ownership Statement (Local Form)** – Must be filed with the petition if the debtor is a corporation.
- ***Voluntary Petition (Official Form 1)** – Required to initiate bankruptcy case
- ***Exhibit D – Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Official Form 1, Exhibit D)** – Required if the debtor is an individual. Must be filed with the petition.
- **Summary of Schedules, including Statistical Summary of Certain Liabilities and Related Data (Official Form 6)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Assets and Liabilities (Official Forms 6A – 6F)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Executory Contracts and Unexpired Leases (Official Form 6G)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Co-Debtors (Official Form 6H)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Current Income and Expenditures (Official Forms 6I & 6J) and Declaration Concerning Schedules (Official Form 6 – Declaration)** – All debtors must file these schedules. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Rule 1007(b) and (c), Fed.R.Bankr.P.

- **Statement of Financial Affairs (Official Form 7)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Statement of Current Monthly Income (Official Form 22B)** – Required if the debtor is an individual. Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Names and Addresses of Equity Security Holders of the Debtor (no official form)** – Must be filed with the petition or within 14 days unless the court orders otherwise. Rule 1007(a)(3), Fed.R.Bankr.P.
- **Copies of all payment advices or other evidence or payment received by the debtor within 60 days before the filing of the petition or a Statement of No Employment Income (Local Form 16)** - Required if the debtor is an individual. Must be filed with the petition or within 14 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- **Notice to Individual Consumer Debtor (Official Form B 201A)**, if applicable – Must be filed with the petition or within 14 days. U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- **Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer (Official Form 19B)**, if applicable – Must be filed with the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(h).
- **Disclosure of Compensation of Bankruptcy Petition Preparer (Official Form B280)**, if applicable – Must be filed with the petition if a “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h)
- **Disclosure of Compensation of Attorney for Debtor (Official Form B203)**, if applicable – Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

NOTICE: Under 28 U.S.C. § 1930(a) the debtor, or trustee if one is appointed, is required also to pay a fee to the United States Trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter.

****Items marked with asterisks must be provided at the time of filing or the case may be dismissed. All remaining items must be filed within the required time periods after the case is officially filed.***

Documents Required for Filing a Voluntary Chapter 12 Case

Please file documents in the order listed below. (See also [Filing Requirements](#))

- ***Filing Fee - \$275.00** – If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Rule 1006(b) and (c), Fed.R.Bankr.P.
- ***Voluntary Petition (Official Form 1)** – Required to initiate bankruptcy case
- **Summary of Schedules, including Statistical Summary of Certain Liabilities and Related Data (Official Form 6)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Assets and Liabilities (Official Forms 6A – 6F)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Executory Contracts and Unexpired Leases (Official Form 6G)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Co-Debtors (Official Form 6H)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Current Income and Expenditures (Official Forms 6I & 6J) and Declaration Concerning Schedules (Official Form 6 – Declaration)** – All debtors must file these schedules. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Statement of Financial Affairs (Official Form 7)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Notice to Individual Consumer Debtor (Official Form B 201A)**, if applicable – Must be filed with the petition or within 14 days. U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- **Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer (Official Form 19B)**, if applicable – Must be filed with the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(h).
- **Disclosure of Compensation of Bankruptcy Petition Preparer (Official Form B280)**, if applicable – Must be filed with the petition if a “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h)
- **Disclosure of Compensation of Attorney for Debtor (Official Form B203)**, if applicable – Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- ***Names and Addresses of All Creditors of the Debtor (creditor matrix - Local Rule 1007-2)** - a typewritten list must be filed with the petition

All of the documents listed above may be filed as one document.

- ***Statement of Social Security Number (Official Form 21)** – Required if the debtor is an individual. ***Only filed with the court in pro se cases (cases in which the debtor is not represented by an attorney).*** Rule 1007(f), Fed.R.Bankr.P.
- ***Application for Payment of Filing Fees in Installments (Official Form B3A)** - Required if the debtor is an individual who is unable to pay the entire filing fees at the time of filing.
- ***Exhibit D – Individual Debtor’s Statement of Compliance with Credit Counseling Requirement (Official Form 1, Exhibit D) and Certificate of Credit Counseling and Debt Repayment Plan** - Required if the debtor is an individual. Must be filed with the petition.
- ***Motion for Waiver of Debtor’s Duty to Comply with Credit Counseling Requirement (Local Form 18)**, if applicable – Required if the debtor is an individual requesting waiver of credit counseling requirements. Must be filed with the petition. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Copies of all payment advices or other evidence or payment received by the debtor within 60 days before the filing of the petition or a Statement of No Employment Income (Local Form 16)** - Required if the debtor is an individual. Must be filed with the petition or within 14 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- **Chapter 12 Plan** – Must be filed within 90 days. 11 U.S.C. § 1221

****Items marked with asterisks must be provided at the time of filing or the case may be dismissed. All remaining items must be filed within the required time periods after the case is officially filed.***

Documents Required for Filing a Voluntary Chapter 13 Case

Please file documents in the order listed below. (See also [Filing Requirements](#))

- ***Filing Fee - \$310.00** – If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Rule 1006(b) and (c), Fed.R.Bankr.P.
- ***Voluntary Petition (Official Form 1)** – Required to initiate bankruptcy case
- **Summary of Schedules, including Statistical Summary of Certain Liabilities and Related Data (Official Form 6)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Assets and Liabilities (Official Forms 6A – 6F)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Executory Contracts and Unexpired Leases (Official Form 6G)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedule of Co-Debtors (Official Form 6H)** – Must be filed with the petition or within 14 days, Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Schedules of Current Income and Expenditures (Official Forms 6I & 6J) and Declaration Concerning Schedules (Official Form 6 – Declaration)** – All debtors must file these schedules. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Statement of Financial Affairs (Official Form 7)** – Must be filed with the petition or within 14 days. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Notice to Individual Consumer Debtor (Official Form B 201A)**, if applicable – Must be filed with the petition or within 14 days. U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- **Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer (Official Form 19B)**, if applicable – Must be filed with the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(h).
- **Disclosure of Compensation of Bankruptcy Petition Preparer (Official Form B280)**, if applicable – Must be filed with the petition if a “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h)
- **Disclosure of Compensation of Attorney for Debtor (Official Form B203)**, if applicable – Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- **Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income (Official Form 22C)** - Must be filed with the petition (as part of the petition or separately) or within 14 days. Rule 1007, Fed.R.Bankr.P.

- ***Names and Addresses of All Creditors of the Debtor (creditor matrix - Local Rule 1007-2)** – a typewritten list must be filed with the petition

All of the documents listed above may be filed as one document.

- ***Statement of Social Security Number (Official Form 21)** – Required if the debtor is an individual. ***Only filed with the court in pro se cases (cases in which the debtor is not represented by an attorney).*** Rule 1007(f), Fed.R.Bankr.P.
- ***Application for Payment of Filing Fees in Installments (Official Form B3A)** - Required if the debtor is an individual who is unable to pay the entire filing fees at the time of filing.
- ***Exhibit D – Individual Debtor’s Statement of Compliance with Credit Counseling Requirement (Official Form 1, Exhibit D) and Certificate of Credit Counseling and Debt Repayment Plan** - Required if the debtor is an individual. Must be filed with the petition.
- ***Motion for Waiver of Debtor’s Duty to Comply with Credit Counseling Requirement (Local Form 18)**, if applicable – Required if the debtor is an individual requesting waiver of credit counseling requirements. Must be filed with the petition. Rule 1007(b) and (c), Fed.R.Bankr.P.
- **Copies of all payment advices or other evidence or payment received by the debtor within 60 days before the filing of the petition or a Statement of No Employment Income (Local Form 16)** - Required if the debtor is an individual. Must be filed with the petition or within 14 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- **Chapter 13 Plan (Local Form 21)** – Must be filed with the petition or within 14 days. Rule 3015, Fed.R.Bankr.P.

****Items marked with asterisks must be provided at the time of filing or the case may be dismissed. All remaining items must be filed within the required time periods after the case is officially filed.***

Debtor(s) Statement of Assistance (Local Form 1)



FLNB Local Form 1 (05/07)

United States Bankruptcy Court Northern District of Florida

IN RE:

Debtor(s)

Case No.:

Chapter:

DEBTOR'S STATEMENT OF ASSISTANCE RECEIVED IN CONNECTION WITH THE FILING OF THIS CASE

☐ I DID NOT RECEIVE ANY ASSISTANCE IN PREPARING THIS CASE FOR FILING.

☐ I DID RECEIVE ASSISTANCE IN PREPARING THIS CASE FOR FILING.

1. The person or firm that assisted is:

Name:

Address:

City:

ST:

Zip:

Telephone:

2. I paid the sum of \$

3. I still owe the sum of \$

4. I agreed to turn over or give a security interest in the following property:

I (we) , the Debtor(s), do hereby declare under penalty of perjury, that the statements made are true and correct.

Executed this day of , 20 .

(Day)

(Month)

(Year)

Signature of Debtor

Signature of Joint Debtor

Mailing Matrix Instructions

More information is available through www.flnb.uscourts.gov on the [Filing Requirements](#) page.

A mailing matrix, or sometimes called a creditor matrix, is a list containing each creditor's name and mailing address. This information is used for noticing and for claims information, when applicable.

Although the Court uses sophisticated equipment and software to ensure accuracy in creditor matrix readings, certain problems can still occur. Following these guidelines will reduce the likelihood of errors and avoid delay in mailing notices.

Mailing Matrices on Paper:

- Names and addresses must be typed in a standard typeface or print style (no italics or cursive style print).
- Matrix must be typed in a single column down the page. *Matrix cannot be handwritten per Local Rule 1007-2.*
- Addresses must not exceed five (5) lines.
- Each line must contain no more than 40 characters, including spaces.
- Names and addresses should be **left justified**. Do not center.
- Do not place spaces at the beginning of a line.
- Do not use special characters such as ½, ~ or ^ as our scanners cannot recognize these characters. The # and & signs are acceptable.
- Do not include account numbers on the creditor matrix.
- "Attention" lines should be placed on the second line of the name/address.
- City, state and ZIP code must be on the last line.
- Nine-digit ZIP codes must have a hyphen separating the two groups of digits.
- States must be indicated using two-letter abbreviations.
- Separate creditors by one blank line.
- Do not include page numbers, headers or footers.
- Use a minimum of ½ inch margins.
- DO NOT include the Debtor, Joint Debtor, or Attorney for the Debtor(s) on the creditor matrix. They will be added automatically by our computer system.

Creditor Matrices on CD:

- Use the same format above for creating the matrix.
- Save the file in text format (.txt) using the debtor's last name (e.g., Smith.txt)

NOTE: If your CD is unreadable by the Court, it will be returned to you and a deficiency notice will be issued. If your CD is found to contain malicious software, such as a virus, it will not be returned to you and will be destroyed.

Things to Avoid

- X** Extra marks on the list such as letterhead, dates, coffee or soda stains and handwritten marks
- X** Non-standard paper such as onion skin, half- or legal-sized, or colored papers
- X** Poor quality type caused by carbon or photocopies, using an exhausted typewriter or a typewriter with a fabric ribbon
- X** Unreadable type face or print styles such as proportionally-spaced fonts, dot-matrix print, or non-standard fonts (e.g., Old English or Script). Courier 10 works best.
- X** Do not use upper case only (all capital letters). Type in upper and lower case letters.
- X** Only use ONE space (no tabs) between the city, state and ZIP

Example Creditor Matrix (using Courier font):

INCORRECT FORM:

Internal Revenue Service -
Insolvency ME-128
301 W. Wisconsin Ave.
Milwaukee, WI 532022221

First National Bank
Account # xxx-xxx-789
P.O. Box 3391
Beaumont, TX 77704

Flex Northwest
Seattle, Washington
98372

General Welding Supply
Attn: Accounting
P.O. Box 3657
Baltimore, MD 20984

Peterboro Food & Beverage
1300 Exchange Bldg.
Suite 700
401 South Adams Street
P.O. Box 55672
Buffalo, NY 20009

CORRECT FORM:

Internal Revenue Service
Insolvency ME-128
310 W. Wisconsin Ave.
Milwaukee, WI 53202-2221

First National Bank
P.O. Box 3391
Beaumont, TX 77704

Flex Northwest
Seattle, WA 98372

General Welding Supply
Attn: Accounting
P.O. Box 3657
Baltimore, MD 20984

Peterboro Food & Beverage
1300 Exchange Bldg., Ste. 700
401 South Adams Street
P.O. Box 55672
Buffalo, NY 20009

Bankruptcy Filing Fees and Miscellaneous Fees

More information is available through www.flnb.uscourts.gov on the [Filing Fees](#) page.
Note that fees are subject to change. The below fee amounts were made effective on June 1, 2014.

Documents and Miscellaneous Fees	Fee
Chapter 7: Petition	\$335.00
Installment - Suggested minimum initial payment	\$125.00
3 monthly installment payments	\$70.00/month
Involuntary Chapter 7	\$335.00
Motion to Reopen	\$260.00
Joint Case/Split	\$335.00
Motion/Conversion to Chapter 11	\$922.00
Motion/Conversion to Chapter 12 or Chapter 13	No fee
Chapter 9: Petition	\$1,717.00
Motion to Reopen	\$1,167.00
Motion/Conversion to Chapter 7	\$15.00
Chapter 11: Petition (Non-Railroad)	\$1,717.00
Installment - <i>(Judge approval needed)</i>	No minimum
Involuntary Chapter 11	\$1,717.00
Motion to Reopen	\$1,167.00
Joint Case/Split	\$1,717.00
Motion/Conversion to Chapter 7	\$15.00
Motion/Conversion to Chapter 12 or Chapter 13	No fee
Chapter 12: Petition	\$275.00
Installment - Suggested minimum initial payment	\$95.00
3 monthly installment payments	\$60.00/month
Motion to Reopen	\$200.00
Joint Case/Split	\$275.00
Motion/Conversion to Chapter 7	\$60.00
Motion/Conversion to Chapter 11	No fee
Motion/Conversion to Chapter 13	No fee

Chapter 13:	Petition	\$310.00
	Installment - Suggested minimum initial payment	\$100.00
	3 monthly installment payments	\$70.00/month
	Motion to Reopen	\$235.00
	Joint Case/Split	\$310.00
	Motion/Conversion to Chapter 7	\$25.00
	Motion/Conversion to Chapter 11	\$932.00
	Motion/Conversion to Chapter 12	No fee
Chapter 15:	Petition	\$1,717.00
	Motion to Reopen	\$1,167.00
Adversary Proceeding <i>(No fee if debtor - ch. 7 or 13 - is plaintiff)</i>		\$350.00
Amendments to Schedules of Creditors, Lists of Creditors, Matrix or Mailing List (Includes adding or deleting creditors, changing the amount of a debt or classification of a debt.) <i>(No fee is required to change the address of a previously listed creditor or to add the name and address of a previously listed creditor's attorney; No fee is due when a debtor files a schedule of post-petition debts after converting from Ch. 13 to Ch. 7)</i>		\$30.00
Appeal or Cross Appeal to District Court (docket \$293 and notice fee \$5)		\$298.00
Archives retrieval – First box requested		\$64.00
Each additional box requested		\$39.00
Copies (per page)		\$.50
Copies printed at public terminal in clerk's office (per page)		\$.10
Certification of document		\$11.00
Direct Appeal or Direct Cross Appeal to Court of Appeals <i>(after payment of \$298 for Appeal)</i>		\$157.00
Exemplification of document		\$21.00
Filing or indexing miscellaneous document		\$46.00
Reproduction of recordings of proceedings		\$30.00

Registering a judgment from another district	\$46.00
Any payment returned or denied for insufficient funds	\$53.00
Search of records (per name or item searched)	\$30.00
Motion to terminate, annul, modify or condition stay ; motion to compel abandonment of property, or a motion to withdraw reference , motion to sell property of the estate free and clear of liens under 11 U.S.C. § 363(f) <i>(No fee is required if motion is consented or codebtor stay §1301; No fee is required if motion is for adequate protection and there is no mention in the prayer seeking relief from stay; No fee for a motion filed by a child support creditor with form required by § 304(g) of the Bankruptcy Reform Act of 1994)</i>	\$176.00
Transfer a Claim	\$25.00
Writ of Garnishment <i>(Deposit, not a fee, per Florida Statute §77.28)</i>	\$100.00
Registry Funds – Funds invested through the Judiciary’s Court Registry Investment System (CRIS) are assessed an investment services fee of 2.5 basis points, in addition to the existing registry fund fees.	See Bankruptcy Court’s Miscellaneous Fee Schedule, Item 17.

Certification of Notice to Consumer Debtor(s) Under §342(b)

INDEX

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

In re
Debtor

Case No.

Chapter

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address:

X

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name(s) of Debtor(s)

Case No. (if known)

X
Signature of Debtor Date

X
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.